

February 9, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: The Honorable Robert D. Drain, Judge, United States Bankruptcy Court

Ref: Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:


This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to document #14705. This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to me via a FedEx express mailing containing the Notice of Motion on February 5, 2009.

We recent retirees had worked these many years at the same company to reap the expected rewards for our loyalty and hard work, which are healthcare, life insurance and pensions. **I became retired earlier than I would have chosen, and being retired has significantly reduced my income by 65%. Any further loss of benefits targeted at the salaried classified retiree workforce is patently unfair and seemingly unethical after Delphi retired so many of us first, and only afterward seeks to reduce salaried retiree benefits.**

In addition, with the current state of the economy, retirees who had saved for retirement in their 401K have lost almost 40% of their savings, which was another devastating blow for those of us who had run a financial analysis on the viability of retirement prior to the economic recession. **I am listing next some other ways to restructure the company and still retain benefits for retirees.** The reality is that health care benefits were scheduled to stop at the age of 65 for all retirees, anyway. Therefore, health care funded by Delphi is not just some open-ended cost. Just as pensions were frozen and capped the pension costs, this age 65 loss of health care strategy limits the liability to Delphi and should be manageable in the restructuring plans. Other examples for health care cost containment could include revising the hourly health care plan to match the salaried reductions, increasing co-pays for all active and retired employees, and reducing available medical treatments for all (e.g., chiropractors). Another source of pure savings and non-competitiveness, especially now, is to remove the company vehicle stipend for 8th levels and above.

We appeal to you to recognize the moral claim we retirees have regarding retention of Delphi salaried retire benefits for the already retired. When making the decision concerning Document #14705 dated February 4, 2009, **please REJECT this motion.**

Sincerely,

Denise S. Mote
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